

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Reece Christopher Hardison  
Lisa Marie Hinton Hardison  
Debtors

Case No. 19-00245-HWV  
Chapter 13

District/off: 0314-1  
Date Rcvd: Apr 18, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 20, 2024:

Recip ID	Recipient Name and Address
db	+ Reece Christopher Hardison, P O Box 594, New Oxford, PA 17350-0594
jdb	#+ Lisa Marie Hinton Hardison, P O Box 594, New Oxford, PA 17350-0594
5152612	Bayview Loan Servicing, LLC, P O Box 650091, Dallas, TX 75265-0091
5152613	+ Credit Bureau of York, 33 S. Duke Street, York, PA 17401-1485

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Apr 18 2024 18:47:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
5178208	+ EDI: LCIBAYLN	Apr 18 2024 22:41:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
5157345	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 18:49:32	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5154977	EDI: CAPITALONE.COM	Apr 18 2024 22:41:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5368057	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2024 18:46:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146, Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5368056	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2024 18:46:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
5152614	+ Email/PDF: pa_dc_claims@navient.com	Apr 18 2024 18:49:29	Department of Ed/Navient, 123 Justison Street, 3rd, Wilmington, DE 19801-5360
5152615	+ Email/Text: bknotice@ercbpo.com	Apr 18 2024 18:47:00	Enhanced Recovery Company, P O Box 57547, Jacksonville, FL 32241-7547
5152616	^ MEBN	Apr 18 2024 18:42:07	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
5152617	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 18 2024 18:47:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
5510108	Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2024 18:46:00	Nationstar Mortgage LLC, RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741

5510109	Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2024 18:46:00	Nationstar Mortgage LLC, RightPath Servicing, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC, RightPath Servicing
5609102	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2024 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261-9094
5609103	+ Email/Text: nsm_bk_notices@mrc cooper.com	Apr 18 2024 18:46:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Rushmore Servicing, PO Box 619094, Dallas, TX 75261, Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Rushmore Servicing 75261-9094
5183454	EDI: MAXMSAIDV	Apr 18 2024 22:41:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5223738	Email/Text: blegal@phfa.org	Apr 18 2024 18:47:00	PHFA/HEMAP, 211 NORTH FRONT ST, PO BOX 8029, HARRISBURG, PA 17105
5152619	EDI: PRA.COM	Apr 18 2024 22:41:00	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
5180347	EDI: PRA.COM	Apr 18 2024 22:41:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5152872	+ EDI: PRA.COM	Apr 18 2024 22:41:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5152618	Email/Text: blegal@phfa.org	Apr 18 2024 18:47:00	Pennsylvania Housing Finance Agency, P O Box 15206, Harrisburg, PA 17105-5206
5157332	Email/PDF: resurgentbknotifications@resurgent.com	Apr 18 2024 18:49:38	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5152620	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 18 2024 18:49:45	Regional Acceptance Corp., P O Box 580075, Charlotte, NC 28258-0075
5165501	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Apr 18 2024 18:49:45	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
5175419	EDI: AIS.COM	Apr 18 2024 22:41:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5152621	+ EDI: VERIZONCOMB.COM	Apr 18 2024 22:41:00	Verizon Wireless, P O Box 650051, Dallas, TX 75265-0051
5178348	+ Email/Text: bankruptcynotification@wellspan.org	Apr 18 2024 18:46:00	Wellspan Health, 1001 S George St, York, PA 17403-3676

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 20, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 18, 2024 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 1 Reece Hardison hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com
Elizabeth Haley Rohrbaugh	on behalf of Debtor 2 Lisa Marie Hinton hrohrbaugh@cgalaw.com kbrayboy@cgalaw.com,rminello@cgalaw.com,ephillips@cgalaw.com,rshearer@cgalaw.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
James Warmbrodt	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com
Janet M. Spears	on behalf of Creditor COMMUNITY LOAN SERVICING LLC bkecfinbox@alridgeppte.com, JSpears@ecf.courtdrive.com
Leon P Haller	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;kousman@pkh.com
Michael Patrick Farrington	on behalf of Creditor COMMUNITY LOAN SERVICING LLC mfarrington@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor NATIONSTAR MORTGAGE LLC mfarrington@kmllawgroup.com
Michael Patrick Farrington	on behalf of Creditor BAYVIEW LOAN SERVICING LLC mfarrington@kmllawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 Reece Christopher Hardison

Social Security number or ITIN xxx-xx-7198

EIN \_\_\_\_\_

First Name Middle Name Last Name

**Lisa Marie Hinton Hardison**

Social Security number or ITIN xxx-xx-2453

EIN \_\_\_\_\_

First Name Middle Name Last Name

Debtor 2 (Spouse, if filing) United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-00245-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Reece Christopher Hardison

Lisa Marie Hinton Hardison

**By the court:**4/18/24

Henry W. Van Eck, Chief Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

Form 3180W

**Chapter 13 Discharge**

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**